

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jamicka K. Harris  
Debtor

Case No. 19-03598-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +Jamicka K. Harris, 1223 E. Walnut Street, Hanover, PA 17331-1530  
5238397 Capital Womens Care, LLC, PO BOX 791208, Baltimore, MD 21279-1208  
5238400 GBMC, P.O. Box 42462, Aston, PA 19014  
5238401 +Greater Baltimore Medical Center, 6701 N Charles Street, Townson, MD 21204-6881  
5238404 +Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279  
5238405 Johns Hopkins Medicine, PO Box 417714, Boston, MA 02241-7714  
5238409 +Johns Hopkins Medicine, 251 Bayview Blvd, Baltimore, MD 21224-2816  
5238412 +Mercy Personal Physicians, 1734 York Rd, Lutherville Timonium, MD 21093-5606  
5238414 +Olivphant Financial, LLC, 1800 Second St., Suite 603, Sarasota, FL 34236-5990  
5238415 +Patricia and Michael Porter, 3490 Harbor Ct, Hanover, PA 17331-8576  
5238416 Quest Diagnostics, PO Box 740880, Cincinnati, OH 45274-0880  
5238419 +Receivables Outsourcing, LLC, P.O. Box 549, Lutherville Timonium, MD 21094-0549  
5238421 +Robert Porter, 1223 E. Walnut St, Hanover, PA 17331-1530

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5238394 +EDI: RMCB.COM Dec 07 2019 00:28:00 American Medical Collection Agency,  
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
5245492 +EDI: ATLASACQU.COM Dec 07 2019 00:28:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
5238395 +EDI: BANKAMER.COM Dec 07 2019 00:28:00 Bank of America, PO Box 2284,  
Brea, CA 92822-2284  
5238396 +EDI: CAPITALONE.COM Dec 07 2019 00:28:00 Capital One Bank (USA), N.A., P. O. Box 71083,  
Charlotte, NC 28272-1083  
5238398 +EDI: CHASE.COM Dec 07 2019 00:28:00 Chase Cardmember Services, P.O. Box 15548,  
Wilmington, DE 19886-5548  
5238399 +E-mail/Text: mediamanagers@clientservices.com Dec 06 2019 19:34:18 Client Services Inc,  
3451 Harry Truman Blvd, Saint Charles, MO 63301-9816  
5238403 +EDI: PHINHARRIS Dec 07 2019 00:28:00 Harris & Harris, Ltd., 111 West Jackson Boulevard,  
Suite 400, Chicago, IL 60604-4135  
5238410 EDI: WFNNB.COM Dec 07 2019 00:28:00 Kay Jewelers, P.O. Box 659728,  
San Antonio, TX 78265-9728  
5238411 +E-mail/Text: bk@lendingclub.com Dec 06 2019 19:34:46 Lending Club, 71 Stevenson Street,  
Suite 300, San Francisco, CA 94105-2985  
5238422 +EDI: BLUESTEM Dec 07 2019 00:28:00 WebBank, 215 State St Suite 1000,  
Salt Lake City, UT 84111-2336

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5238402\* +Greater Baltimore Medical Center, 6701 N Charles Street, Townson, MD 21204-6881  
5238408\* Johns Hopkins Medicine, PO BOX 417714, Boston, MA 02241-7714  
5238406\* Johns Hopkins Medicine, PO Box 417714, Boston, MA 02241-7714  
5238407\* Johns Hopkins Medicine, PO Box 417714, Boston, MA 02241-7714  
5238413\* +Mercy Personal Physicians, 1734 York Rd, Lutherville Timonium, MD 21093-5606  
5238417\* Quest Diagnostics, PO Box 740880, Cincinnati, OH 45274-0880  
5238418\* Quest Diagnostics, PO Box 740880, Cincinnati, OH 45274-0880  
5238420\* +Receivables Outsourcing, LLC, P.O. Box 549, Lutherville Timonium, MD 21094-0549

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

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Total Noticed: 23

Date Rcvd: Dec 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com  
Taylor K Thomas on behalf of Debtor 1 Jamicka K. Harris tthomas@beckerlawgrouppc.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Jamicka K. Harris**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7333**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:19-bk-03598-HWV**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jamicka K. Harris

**By the  
court:**

12/6/19



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**